201005050000138880 1/3 \$18.00 Shelby Cnty Judge of Probate, AL 05/05/2010 10:56:55 AM FILED/CERT

SEND TAX NOTICE TO:

HSBC

Attention: Tanya Wood

636 Grand Regency Boulevard

Brandon, FL 33510

CM #:

160598

STATE OF ALABAMA

COUNTY OF SHELBY

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 26th day of March, 2007, Karen J. Jacob, divorced, executed that certain mortgage on real property hereinafter described to Household Finance Corporation of Alabama, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20070404000152610, and

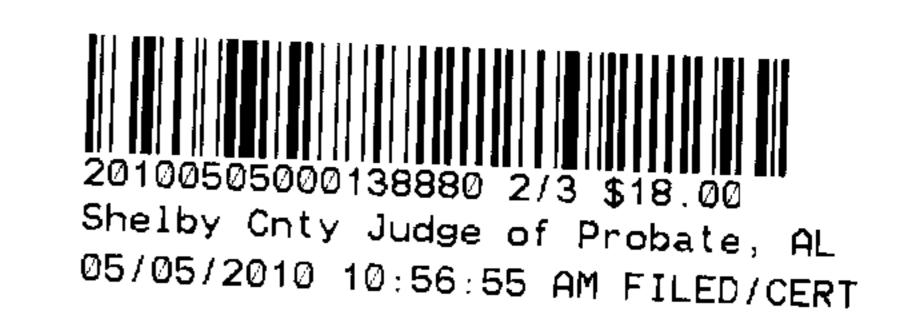
WHEREAS, in and by said mortgage, the Mortgagee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) consecutive weeks prior to said sale at public outcry for cash, to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained in same, the Mortgagee or any person conducting said sale for the Mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Mortgagee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Household Finance Corporation of Alabama did declare all of the indebtedness secured by said mortgage, subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in the <u>Shelby County Reporter</u>, a newspaper of general circulation









published in Shelby County, Alabama, in its issues of March 31, 2010, April 7, 2010, and April 14, 2010; and

WHEREAS, on April 27, 2010, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly conducted, and Household Finance Corporation of Alabama did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Aaron Nelson as member of AMN Consulting, LLC was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Household Finance Corporation of Alabama; and

WHEREAS, Household Finance Corporation of Alabama, was the highest bidder and best bidder in the amount of One Hundred Sixty-Six Thousand Four Hundred Forty-Four And 50/100 Dollars (\$166,444.50) on the indebtedness secured by said mortgage, the said Household Finance Corporation of Alabama, by and through Aaron Nelson as member of AMN Consulting, LLC as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby grant, bargain, sell and convey unto Household Finance Corporation of Alabama, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 23, according to the survey of Twin Oaks, as recorded in Map Book 22, Page 108, in the Probate Office of Shelby County, Alabama.

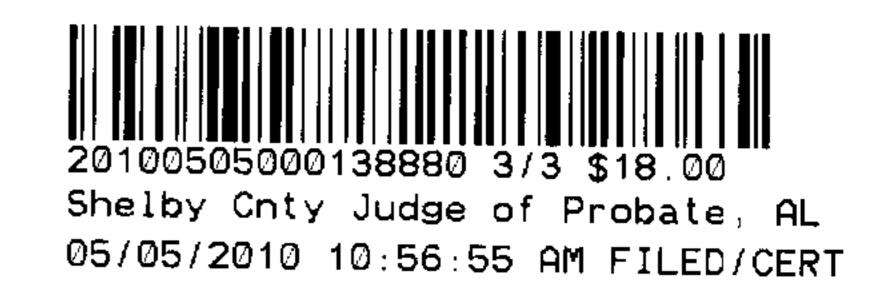
TO HAVE AND TO HOLD the above described property unto Household Finance Corporation of Alabama its successors/heirs and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Household Finance Corporation of Alabama, has caused this instrument to be executed by and through Aaron Nelson as member of AMN Consulting, LLC, as









auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Aaron Nelson as member of AMN Consulting, LLC, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this April 27, 2010.

Household Finance Corporation of Alabama

By: AMN Consulting, LLC

Its: Auctioneer and Attorney-in-Fact

Aaron Nelson, Member

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Nelson, whose name as member of AMN Consulting, LLC acting in its capacity as auctioneer and attorney-in-fact for Household Finance Corporation of Alabama, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he, as such member and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said limited liability company acting in its capacity as auctioneer and Attorney-in-fact for said Mortgagee.

Given under my hand and official seal on this April 27, 2010.

Notary Public

My Commission Expires: MY COMMISSION EXPIRES APRIL 5, 2014

This instrument prepared by: Cynthia W. Williams SIROTE & PERMUTT, P.C. P. O. Box 55727 Birmingham, Alabama 35255-5727





